

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Robert A. Roche and Christina Roche,

Debtor(s).

Case No.: 19-10621-VFP

Judge: Vincent F. Papalia

Chapter: 13

**DEBTORS' CERTIFICATION IN OPPOSITION TO CERTIFICATION OF DEFAULT
FILED BY THE CHAPTER 13 STANDING TRUSTEE**

We, Robert A. Roche and Christina Roche, of full age, hereby certify that:

1. We are the Debtors in this Chapter 13 proceeding that was filed on January 10, 2019.
2. We prepared a loan modification application.
3. The lender has consented to an extension of loss mitigation.
4. Our file is in the process of being transferred to Ciccarelli Law, PC.
5. We certify that the foregoing statements made by us are true to the best of our knowledge,

information and belief. We are aware that if any of the foregoing is willfully false, we are subject to punishment under the law.

Date: March 10, 2020

/s/ Robert A. Roche
Robert A. Roche

Date: March 10, 2020

/s/ Christina Roche
Christina Roche